



## Coutts Online Administrator User Guide

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## About this guide

This guide has been designed to help you start using Coutts Online with minimum disruption and maximum ease. It explains the responsibilities of the administrator(s) and explains what needs to be done to enable users to access the service to view real time balance and transaction data as well as submit faster payments, CHAPS payments, International payments or Inter Account Transfers.

A glossary has been included to explain the meanings of any specialist terms that have been used.

## Contents

### 1. What is an administrator?

An administrator is the person within the company with responsibility for carrying out routine administrative tasks to ensure the effective operation of Coutts Online. These include creating new users and controlling the levels of access that users have to the system.

The level of administrator and audit permissions is allocated by the Bank as requested by you in the original application form. An administrator can be set-up as 'single approval' where any changes they make will take effect immediately or alternatively, under 'dual approval', when such changes will have to be approved by another administrator before they take effect.

Coutts Online allows one or more administrators to be set up as 'dual' with others having the authority to act solely as 'single'. Should you wish to change any existing administration/audit permissions or create or delete administrators then simply complete the appropriate administrators form from those available on our website at [coutts.com/online](https://coutts.com/online) or contact the Coutts Digital Helpdesk on 020 7770 0000 for assistance.

To ensure the availability of administrators, we suggest that if dual administration is set up as strongly recommended, then at least three administrators should be appointed.

#### 1.1 What is dual administration?

Once an administrator with dual administration has logged in to Coutts Online and made certain administration changes, a second administrator must then log in and follow these steps:

- select the User Admin tab;
- select users;
- Look for any Awaiting Attention icons ▲ showing in the username column;
- Click on the icon;
- Locate the awaiting attention icon(s) ▲;
- Click on the awaiting attention icon;
- Review the change(s) made by the other administrator;
- Authorise or Reject the change(s) by selecting the relevant button;
- Repeat the process until all the actions have been reviewed and authorised/rejected.

Dual administration only applies to limit changes and adding to a user's existing permissions. Any removal of permissions will take effect immediately and do not require dual authorisation. Please Note: an amendment made to a user's approval limit will result in the limit being fixed at zero until the amendment is authorised by an administrator.

## 2. Getting Started

### 2.1 How to use your smartcard for the first time:

- insert the smartcard into the smartcard reader;
- enter the PIN as shown on the tab from your PIN mailer;
- press OK;
- enter a new memorable 4 digit PIN;
- press OK;
- confirm your new PIN;
- press OK.

### 2.2 How to log in for the first time

When you first log in, you may not automatically be able to approve payments. In order to activate these functions, please refer to Section 2.4 – How to Allocate Payment and Account Information to the Administrator(s) or Section 2.5 How to Create a new User:

- go to [coutts.com/online](https://coutts.com/online) and select the Coutts Online login;
- enter your username, (this can be found in the letter that contained the smartcard);
- select Next;
- insert the smartcard into the reader to switch it on. Alternatively, turn the reader on and then insert the smartcard;
- press the identify function button;
- enter your PIN, as created in section 2.1;
- press OK;
- enter the passcode generated on to the screen without leaving any spaces;
- select Next.

All future logins will show the date and time of the last login:

- If this information is not correct, contact the Coutts Digital Helpdesk on 020 7770 0000 immediately.

### 2.3 Creating permission profiles

For users who all require the same account and user permissions, some default profiles have already been set up for you and these can be copied and amended as required.

We do not recommend that an administrator has a permission profile as the profile will have to be removed if additional accounts are to be added to the administrator so they can then add the new accounts to other profiles and/or users.

To set up the permission profiles you need to:

- select the User Admin tab;
- select permission profiles;
- select new profile;
- choose a name for the profile and give it a brief description that will be meaningful to you or any other administrator who is going to create or amend users eg, accounts team;
- select from the standard configurations containing the permissions you want users to have, or select 'no permissions' to let you build a profile that meets your specific needs;
- select confirm;
- amend the profile as required. (You will find a detailed explanation of each of the account and payment permissions in Section 2.4 – Allocating Payment and Account Information.)

Once the profile has been created it can then be allocated to the relevant users:

- select the User Admin tab;
- select Users;

- select a User from the list and reveal their user details by selecting the ‘+’ sign;
- select amend user;
- select the required profile from the drop down box.

## 2.4 How to allocate payment and account information

An administrator is a user with administrative privileges. You can control the functionality you and any other administrators/users have by applying ‘permissions’ either to each administrator/user independently or by using permission profiles (See Section 2.3) for a group of administrators/users that will have the same level of access to Coutts Online.

Please give careful consideration when allocating permissions, and only give users permissions that are relevant to them. Additional permissions can always be granted at a later date.

There are two parts to allocating permissions to cover the day-to-day use of Coutts Online:

- Account permissions control access to information and the entry of payments, per payment type, allowed on an individual account.
- User rights control the payment approval process for users, apply payee entry restrictions and upload controls across all accounts that the user has access to.

### Account permissions

To allocate these:

- select the User Admin tab;
- select Users;
- select a User from the list;
- select an account and allocate the permissions required as detailed below;
- repeat for each individual account.

Navigating away from the page will automatically save any changes you have made.

### Read Access

**None** – this completely prevents the user from accessing the account.

**Restricted (View Balance Only)** – this restricts the user to ‘view only’ access to account balances. If any of the ‘payment entry’ boxes are also selected, the user will be able to view any payments that they have entered themselves but not those made by others.

**Unrestricted (View Balances and Transactions)** – administrators are automatically granted this level for all accounts. This allows users to view all balances and transactions on the account. If any of the ‘payment entry’ boxes are selected, the administrator will also be able to view any payments that have been entered on that account including those instructed by other users.

**Confidential Rights** – if selected, this permits the user to view all confidential payments made from the account (such as salaries). This selection works alongside the payment entry and approval settings. For example, if any user can key UK payments and has the confidential permission then they will be able to key confidential UK payments.

**Payment Entry** – this gives the user the ability to select the options to key, upload and amend different types of payments. A user must have restricted or unrestricted access to an account

to be able to have access to these payment functions. They will be able to check whether funds are available before entering the payment details.

To return to the overview of account permissions click on the username.

### User rights

Once all the account permissions have been allocated, you can then complete the user rights for each of your administrators/users. They will then be able to approve or cancel payments and create payment payees (if required).

To do this:

- select the User Admin tab;
- select Users;
- select a User from the list;
- select User rights by clicking on the ‘+’ sign and complete as required. Any permissions allocated here will be applied across all the accounts that the user has access to.

**Payee Entry** – this enables the user to create payees. If ‘unrestricted’ is selected, this means that the payee will be available for use immediately. If ‘dual’ is chosen, the payee must be checked by another user with payee entry permission before it becomes available for use.

If you select dual approval of payees you must have at least one other user with payee entry permissions in place to check them.

**Payment Approval** – this lets the user approve the payment type selected across all the accounts that they have access to.

If a user needs to approve payments that have been keyed by another user, they must have unrestricted access to those accounts.

**Unrestricted Approval** – This can be used in either of two ways. Firstly, as the maximum amount a user can sign on their own or alternatively, the maximum amount they can sign before a second approver is required.

In this example, the user can sign up to £20,000 on their own and then up to a maximum of £100,000 with another user.

Approval limits	Free entry	From saved payee	Uploaded payments
Dual approval	100,000 GBP	100,000 GBP	100,000 GBP
Unrestricted	20,000 GBP	20,000 GBP	20,000 GBP

The dual approval limit is the maximum that this user can approve with another user. To set dual approval for a user so that they can only approve any payments with another user, do not select any of the unrestricted options.

Different payment approval limits can be set for each user to cover:

- free entry payments;
- from saved payee
- uploaded payments.

It is possible to make Inter Account Transfers and Withdrawal Notice exempt from external payment limits by selecting 'unlimited' next to the Inter Account Transfers and/or Withdrawal Notice payment type.

To enter a zero approval limit key '0'.

To enter an unlimited approval limit key 'unlimited'.

**Approve own** – if selected, this allows the user to approve any payments that they have keyed themselves.

**Amend uploads** – if selected, this lets the user make changes to an uploaded file.

All users that can key payments can also upload them. If a user does not have the permission to amend an uploaded file they would have to reject the file if there are errors in it, amend the source data and upload the amended file again.

### 2.5 How to create a new user

As an administrator, you may be required to add new users to Coutts Online.

To do this:

- select User Admin tab;
- select Users;
- select New User;
- enter the User details\* - if a username is not specified then the user will be allocated an automatically generated 9 digit account number;
- select Save;
- select Order smartcard;
- complete the instructions for the issue of a new smartcard and/or reader;
- select Confirm;
- for security, the user will be created with a status of 'blocked' and will remain so until 'unblocked' by an administrator. See Section 3.2 for instructions on how to do this.

We recommend that users are left as blocked until their card, reader and PIN are received.

\*If the required address does not appear in the drop down box then please contact your Banker who will arrange for the address to be added.

The smartcard and reader will be delivered to an administrator and the PIN directly to the user. They are dispatched separately for security reasons and should be received within five business days. Once both have been received, an administrator will need to unblock the user before they can access and use Coutts Online. Refer to Section 3.2.

You will then need to allocate the relevant permissions for each user, either by allocating them independently as outlined in Section 2.4 or by using permission profiles (See Section 2.3).

### 3. Additional Administrative Tasks

These tasks must be undertaken by an administrator and may require further authorisation if the amending administrator is set up with dual approval. Please refer to Section 1.1 at the start of this guide.

#### 3.1 How to amend a user

To do this:

- select User Admin tab;
- select Users;
- select a user from the list;
- amend any User details by selecting the '+';
- select amend user – change the details as required;
- amend any User rights by selecting the '+';
- amend any account permissions by selecting the relevant account.

For a more detailed description of the User details and permissions available, please refer to Section 2.4.

Please note: it is possible to request a change to a user's log in name by emailing the request to your Banker.

#### 3.2 How to Delete/Block/Unblock a User

- select User Admin tab;
- select Users;
- select a user from the list and reveal their User details by selecting the '+' icon;
- select block/unblock user and enter a reason or delete user, as appropriate;
- select Confirm or delete user.

If the user you wish to delete is also an administrator then please complete the Delete Administrator Form which is available on our website at [coutts.com/online](http://coutts.com/online).

#### 3.3 How to order replacement smartcards and/or readers

To do this:

- select User Admin tab;
- select Users;
- select a user from the list and reveal their User details by selecting the '+' sign;
- select block smartcard;
- select Confirm;
- select smartcard order;
- select order type;
- select Confirm.

Smartcards and PINs are despatched separately for security reasons and should be received within five business days.

The smartcard reader can be used by multiple users. To order additional smartcard readers;

- select User admin tab;
- select Users;
- select a user from the list and reveal their User details by selecting the '+' sign;
- select order smartcard reader;
- select Confirm.

#### 3.4 How to set up dual checking of payees

As an administrator, you may wish to make the creation and modifying of payees a process that needs two different users.

- select User admin tab;
- select a user from the list and reveal their User rights by selecting the '+' sign;
- select dual approval for payee entry;
- select the payee entry types that dual approval applies to;
- amend for each user as required.

Please note that if you choose to set up dual control for payees you must have at least one other user with payee permissions in place to check them.

### 3.5 How to allocate mobile banking permissions

As an administrator, you will already have the mobile banking permission but you may wish to allocate this authority to additional users, enabling them to register for mobile banking on a smartphone too:

- select the User admin tab;
- select Users;
- select the user from the list and reveal their User details by selecting the '+' sign;
- select amend user;
- tick user can access Coutts Mobile and enter the mobile number;
- select Save.

You will need to advise the user to register for Coutts Mobile under the services tab when they next log in to Coutts Online. They will inherit the same account and user permissions for mobile banking as they have in Coutts Online.

### 3.6 How to allocate permissions for alerts

As an administrator, you will already have the alerts permission but you may wish to allocate this to additional users.

To do this:

- select User Admin tab;
- select Users;
- select the user from the list and reveal their User details by selecting the '+' sign;
- select Amend user;
- tick 'User can set up alerts' and enter a default mobile number and email address if required;
- select Save.

The default mobile number and email address will be displayed to the user when they create an alert. However, they may choose to enter an alternative number or address.

### 3.7 How to allocate permissions for Messaging

Administrators will automatically be allocated the messaging permission but they may wish to pass this onto additional users.

To do this:

- select User Admin tab;
- select Users;
- select the user from the list and reveal their User details by selecting the '+' sign;
- select Amend user;
- tick 'User can send and receive messages';
- select Save.

### 3.8 How to set up paperless statements


As an administrator, you can choose to receive statements online only. To stop paper statements being sent:

- select the Other Services tab;
- select statements;
- select Switch to / from paperless;

- for the accounts listed choose between the options to receive statements online only (paperless) or to receive paper statements as well (paper), by selecting an individual account using the circle next to it or all accounts by selecting the box at the top;
- select next;
- read the terms and conditions and if acceptable agree to them by selecting the box;
- select confirm;
- changes made will be confirmed on the screen unless the changes require approval by another authorised user when a message advising you of this will appear, select OK;
- choose the option to set up an alert to advise when a statement is created now or to do it later.

If you choose to set up statement alerts at a later date, please refer to section 3.6 for additional information on this.

To approve changes made by another administrator:

- select the Other Services tab;
- select statements;
- select Switch to / from paperless;
- review the statements that have the awaiting approval icon next to them .
- select approve to accept the changes, or reject if not;
- read the terms and conditions and if acceptable agree to them by selecting the box;
- select Confirm;
- select OK.

Once the changes have been approved they will take effect immediately and will apply to future statements.

### 3.9 Summary of user permissions across accounts

For audit purposes, it is possible to view and download a summary of users that have access to each of the accounts reporting on Coutts Online.

To do this:

- select the User admin tab;
- select accounts;
- each account is listed separately showing a summary of how many Users have read access, confidential rights and payment entry rights on that account;
- select the account to see a list of those users;
- select download or save as PDF; at any point, to save/print the summary as a PDF document;
- select a username to view their complete profile.

### 3.10 How to add your own company account(s) to Coutts Online

You can arrange for your own additional company accounts to be added to Coutts Online by emailing the request to your Banker. Accounts will be added to all administrators who will then need to allocate the new accounts to the relevant users (See Section 3.1)

### 3.11 How to add a Money Market or Loan Account to Coutts Online

You can arrange for company money market or loan accounts to be added to Coutts Online by emailing the request to your Banker. Please include the details of the users that should have access to these accounts.

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### 3.12 How to add third party accounts to Coutts Online

You can arrange for third party accounts to be added to Coutts Online by completing the third party application form that can be found at [coutts.com/online](http://coutts.com/online)

Third party accounts are accounts reporting to you on Coutts Online that belong to a different legal entity. User rights, such as payment approval, apply to third party accounts in exactly the same way as for your own accounts. However, account permissions, such as read access and payment entry, can be restricted by the Bank.

This will mean that if the third party requests the Bank to restrict the account permissions, then you will only be able to give permissions to your Users up to and including the highest level advised by the Bank. For example, if a third party has requested that the account is 'read only' then you will only be able to select the permissions of 'no access', 'balances' or 'balances & transactions' for your Users and the confidential and payment entry boxes will not be available for use.

#### Glossary

**Administrator** – The person(s) appointed to administer and operate the Service on behalf of the Company. An administrator is also a user of the Service.

**Auditor** – The person appointed to audit the Service on behalf of the Company.

**Collated Payment** – The total of the batch of payments is taken from the debit account.

**Confidential Payment** – A payment that can only be viewed online by a user with the confidential permission.

**Dual Administration** – Two people are appointed to administer and operate the Service on behalf of the Company. The administrators are also users of the Service.

**Mobile Banking** – Accessing the Service on a smartphone via a Mobile Browser or Mobile Banking Application.

**Payee** – Bank details held in the system for a regular Payee.

**Payment Lists** – A group of Payees presented as a list, used to initiate either individual or collated payments.

**PIN Mailer** – The initial PIN to be used with the smartcard. The PIN is printed on the tab that is removed from the letter and is easier to read if placed on a white background.

**Profile** – A set of permissions allocated to users who all require the same account and user access.

**Service** – Means our online banking service when accessed using the internet whether via your Desktop Browser, your Mobile Browser or a Mobile Banking Application.

**Smartcard** – A security card provided to you as part of the Service.

**Smartcard Reader** – A security device that works in conjunction with the smartcard, provided to you as part of the Service.

**Third Party Accounts** – Accounts that are not in the Client's name but can be accessed as the third party client has appropriately authorised the accounts to report on the Service.

**Upload** – Payments that are uploaded into the system in an agreed file format, eradicating the need for manual keying.

